

In re:

John M Poinsette, Jr.

Vivyaine A Poinsette

Debtors

Case No. 19-10775-pmm

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: Apr 05, 2024

Form ID: 3180W

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2024:

Recip ID	Recipient Name and Address
db	+ John M Poinsette, Jr., 7612 Front Street, Cheltenham, PA 19012-1426
jdb	#+ Vivyaine A Poinsette, 7612 Front Street, Cheltenham, PA 19012-1426
14310109	+ PNC BANK, N.A., P.O. BOX 94892, CLEVELAND, OH 44101-4892

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 06 2024 00:49:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Apr 06 2024 04:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 06 2024 00:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14301033	Email/PDF: bncnotices@becket-lee.com	Apr 06 2024 01:00:06	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14269835	+ Email/Text: jvalencia@amhfcu.org	Apr 06 2024 00:49:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
14281023	Email/Text: notices@bkservicing.com	Apr 06 2024 00:49:00	Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
14296827	+ EDI: BANKAMER2	Apr 06 2024 04:48:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14283343	+ EDI: AIS.COM	Apr 06 2024 04:48:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14293788	Email/PDF: bncnotices@becket-lee.com	Apr 06 2024 01:00:19	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14290028	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Apr 06 2024 00:49:00	Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison Texas 75001-9013
14269849	+ Email/Text: bankruptcycollections@citadelbanking.com	Apr 06 2024 00:49:00	Citadel Fcu, Attn: Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119
14310099	EDI: Q3G.COM	Apr 06 2024 04:48:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA

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			98083-0657
14273310	EDI: DISCOVER	Apr 06 2024 04:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14279923	Email/Text: collecadminbankruptcy@fnni.com	Apr 06 2024 00:49:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
14428035	Email/PDF: resurgentbknotifications@resurgent.com	Apr 06 2024 00:48:52	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14285063	Email/PDF: resurgentbknotifications@resurgent.com	Apr 06 2024 00:48:41	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14285028	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 06 2024 00:49:07	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14294635	Email/Text: Bankruptcy.Notices@pnc.com	Apr 06 2024 00:49:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14302363	EDI: PRA.COM	Apr 06 2024 04:48:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14269880	+ Email/Text: CollectionsDept@PFCU.COM	Apr 06 2024 00:49:00	Philadelphia FCU, 12800 Townsend Rd, Philadelphia, PA 19154-1095
14304881	EDI: Q3G.COM	Apr 06 2024 04:48:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14304882	EDI: Q3G.COM	Apr 06 2024 04:48:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14310167	+ Email/Text: bncmail@w-legal.com	Apr 06 2024 00:49:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14310170	+ Email/Text: bncmail@w-legal.com	Apr 06 2024 00:49:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14290090	*+	Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison Texas 75001-9013
14300861	*+	Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison Texas 75001-9013
14428036	*	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14309000	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14309549	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14446990	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14446996	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14447012	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14269881	*+	Philadelphia FCU, 12800 Townsend Rd, Philadelphia, PA 19154-1095

TOTAL: 0 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 07, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2024 at the address(es) listed below:

Name	Email Address
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DAVID M. OFFEN

on behalf of Debtor John M Poinsette Jr. dmo160west@gmail.com, davidoffenecf@gmail.com;offendr83598@notify.bestcase.com

DAVID M. OFFEN

on behalf of Joint Debtor Vivyaine A Poinsette dmo160west@gmail.com danieloffenecf@gmail.com;offendr83598@notify.bestcase.com

DENISE ELIZABETH CARLON

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

<b>Information to identify the case:</b>		
Debtor 1	John M Poinsette Jr. First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-3506 EIN _____
Debtor 2 (Spouse, if filing)	Vivyaine A Poinsette First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-8783 EIN _____
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 19-10775-pmm		

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John M Poinsette Jr.

Vivyaine A Poinsette

4/4/24

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**